

**Amendments to the Specification**

Please replace paragraph [0001] appearing on page 1 of the Specification under the heading “Related Applications” with the following amended paragraph:

[0001] This application is related to United States Patent Application Serial No. 10/631,974, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “MULTIPLE DISTRIBUTED OPERATING ACCOUNTS”; United States Patent Application Serial No. 10/631,963, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121A~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “A TECHNIQUE FOR SELECTION OF A FINANCIAL INSTITUTION AT WHICH TO MAINTAIN AN OPERATING ACCOUNT”; United States Patent Application Serial No. 10/631,964, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121C~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “NEW PAYMENT PROCESSING PARAMETERS”; United States Patent Application Serial No. 10/631,970, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121D~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION TECHNIQUE”; United States Patent Application Serial No. 10/631,972, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121E~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “PAYMENT PROCESSING WITH SELECTION OF AN ELECTRONIC DEBITING OPTION”; United States Patent Application Serial No. 10/631,971, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121F~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “PAYMENT PROCESSING WITH PAYEE RISK MANAGEMENT”; United States Patent Application Serial No. 10/631,969, ~~\_\_\_\_\_,~~ (Attorney Docket No. ~~3350-0121G~~), filed on August 1, 2003 ~~August 1, 2003~~, 2003 and entitled “DEBIT-CREDIT COMBINATION SELECTION.”